

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: **Trudy D. Johnson**

Case No.: **17-10692**

Judge: **Michael B. Kaplan**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original

☐ Modified/Notice Required

Date: **2/9/2018**

☒ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **WSJ**

Initial Debtor: **TDJ**

Initial Co-Debtor

**Part 1: Payment and Length of Plan**

a. The debtor shall pay **\$315.09 Monthly for 4 months, then \$357.74 Monthly for 9 months, then \$415.59 Monthly for 23 months** to the Chapter 13 Trustee, starting on **2/1/2017** for approximately **36** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
None		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Citimortgage Inc	17 Ruscombe Court Willingboro, NJ 08046 Burlington County	695.50	0.00	695.50	850.93

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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Specialized Loans	17 Ruscombe Court Willingboro, NJ 08046 Burlington County	15,948.26	84,000.00	Agreement, First Mortgage CitiMortgage Inc - 95,822.00 Agreement, First Mortgage CitiMortgage (Post Petition Cap) - 2,264.27	No value	N/A	0.00
Toyota Motor Credit Co	2011 Toyota Camry 56930 miles VIN: 4T1BF3EK8BU642718 Make: Toyota Trim: SE 6-Spd MT Year: 2011 Model: Camry Made In: United States	11,741.00	7,813.00	None	9,802.00	0.00	9,802.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ■ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan □ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
CitiMortgage (Post Petition Cap)	17 Ruscombe Court Willingboro, NJ 08046 Burlington County	2,264.27

**Part 5: Unsecured Claims ☒ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Specialized Loans	17 Ruscombe Court Willingboro, NJ 08046 Burlington County	15,948.26	84,000.00	Agreement, First Mortgage Citimortgage Inc - 95,822.00 Agreement, First Mortgage CitiMortgage (Post Petition Cap) - 2,264.27	-14,086.27	15,948.26

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Motor Credit Co	2011 Toyota Camry 56930 miles VIN: 4T1BF3EK8BU642718 Make: Toyota Trim: SE 6-Spd MT Year: 2011 Model: Camry Made In: United States	11,741.00	7,813.00	9,802.00	1,939.00

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

##### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.  
Date of Plan being modified: 1/26/2017.

Explain below <b>why</b> the plan is being modified: Plan is being modified to resolve Motion for Relief by Secured Creditor.	Explain below <b>how</b> the plan is being modified: Post Petition arrearages are being added into the plan as well as adjusting for pre-petition arrearages noted on Proof of Claim.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>February 9, 2018</u>	<u>/s/ Warren S. Jones, Jr.</u> <b>Warren S. Jones, Jr. 003781980</b> Attorney for the Debtor
Date:	<u>February 9, 2018</u>	<u>/s/ Trudy D. Johnson</u> <b>Trudy D. Johnson</b> Debtor
Date:	_____	_____
		Joint Debtor

### Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date	<u>February 9, 2018</u>	<u>/s/ Warren S. Jones, Jr.</u> <b>Warren S. Jones, Jr. 003781980</b> Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>February 9, 2018</u>	<u>/s/ Trudy D. Johnson</u> <b>Trudy D. Johnson</b> Debtor
Date:	_____	_____
		Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Trudy D. Johnson  
 Debtor

Case No. 17-10692-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Feb 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2018.

db  
 516590321 +Trudy D. Johnson, 17 Ruscombe Court, Willingboro, NJ 08046-4016  
 516780474 +AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853  
 516590322 CitiMortgage, Inc, P.O. Box 688971, Des Moines, IA 50368-8971  
 516590322 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516590323 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117  
 516590325 +Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125  
 516590326 +Comenity Bank/New York & Co, Po Box 182125, Columbus, OH 43218-2125  
 516590324 +Comenity Bank/kingsi, Po Box 182125, Columbus, OH 43218-2125  
 516590327 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way,  
 Round Rock, TX 78682)  
 516613066 +Davita, 15271 Laguna Canyon Rd, Irvine, CA 92618-3146  
 516830574 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516590328 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 516613067 Penn Medicine, POB 824406, Philadelphia, PA 19182-4406  
 516613068 +Rittenhouse Park Association, 67 Rittenhouse Dr, Willingboro, NJ 08046-2510  
 516590330 +Specialized Loans, PO Box 636005, Littleton, CO 80163-6005  
 516590333 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 516623990 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516840117 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,  
 Harrisburg, PA 17106-9184  
 516590334 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516693759 +WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2018 23:16:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2018 23:16:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516781491 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 15 2018 23:16:23 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516624344 +E-mail/PDF: cbp@onemainfinancial.com Feb 15 2018 23:18:28 OneMain, 605 Munn Rd E.,  
 Fort Mill, SC 29715-8421  
 516590329 +E-mail/PDF: cbp@onemainfinancial.com Feb 15 2018 23:17:53 Onemain Financial/Citifinancial,  
 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
 517037866 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2018 23:18:51  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 517037867 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 15 2018 23:18:15  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 516668377 E-mail/Text: bnc-quantum@quantum3group.com Feb 15 2018 23:16:15  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516590331 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2018 23:18:00 Synchrony Bank/ Old Navy,  
 Po Box 965064, Orlando, FL 32896-5064  
 516590332 +E-mail/PDF: gecsedirecoverycorp.com Feb 15 2018 23:18:00 Synchrony Bank/Walmart,  
 Po Box 965064, Orlando, FL 32896-5064

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Feb 15, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren S. Jones, Jr. on behalf of Debtor Trudy D. Johnson email@warrensjones.com,  
bestcasewsj@gmail.com;r46134@notify.bestcase.com  
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 6